

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charlotte D. Martin  
Debtor

Case No. 23-00266-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Feb 09, 2023

User: AutoDocke  
Form ID: 309I

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Charlotte D. Martin, 609 Avenue O, Matamoras, PA 18336-1905
5520709	Berkheimer Tax Innovations, PO Box 21690, Lehigh Valley, PA 18002-1690
5520710	+ Borough of Matamoras, Attn: Tax Claim Bureau, 506 Broad Street, Milford, PA 18337-1539
5520713	+ Hackensack University Medical Cente, 30 Prospect Ave, Hackensack, NJ 07601-1915

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: ccassie@keaveneylegalgroup.com	Feb 09 2023 18:39:00	Christopher G. Cassie, Keaveney Legal Group, LLC, 1000 Maplewood Drive, Suite 202, Maple Shade, NJ 08052
tr	Email/Text: info@pamd13trustee.com	Feb 09 2023 18:39:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.EDF@USDOJ.GOV	Feb 09 2023 18:39:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5520708	+ Email/Text: bk@avant.com	Feb 09 2023 18:39:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
5520711	+ EDI: CAPITALONE.COM	Feb 09 2023 23:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5520712	+ Email/Text: BKBCNMAIL@carringtonms.com	Feb 09 2023 18:39:00	Deutsche Bank Nat'l Trust Co, c/o Carrington Mortgage Services, LLC, 1600 S. Douglas Road,Suite 200, Anaheim, CA 92806-5951
5520714	EDI: IRS.COM	Feb 09 2023 23:39:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
5520716	^ MEBN	Feb 09 2023 18:37:17	KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5520715	+ Email/Text: EBNBKNOT@ford.com	Feb 09 2023 18:39:00	Kia Motors Finance, Attn: Bankruptcy, Po Box 20825, Fountain Valley, CA 92728-0825
5520717	+ Email/Text: PBNCNotifications@perituservices.com	Feb 09 2023 18:39:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5520718	Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2023 18:44:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5520719	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 09 2023 18:44:31	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
5520720	+ Email/Text: bankruptcypdpt@mcmcg.com	Feb 09 2023 18:39:00	Midland Funding, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255
5520721	EDI: PRA.COM		

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5520722	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 09 2023 23:39:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
5520723	+ EDI: WFFC2	Feb 09 2023 18:44:31	Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
		Feb 09 2023 23:39:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2023 at the address(es) listed below:

Name	Email Address
Christopher G. Cassie	on behalf of Debtor 1 Charlotte D. Martin ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com;r46514@notify.bestcase.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:****Charlotte D. Martin**

Debtor 1: Charlotte D. Martin  
 First Name Middle Name Last Name

Debtor 2: \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: Middle District of Pennsylvania

Case number: 5:23-bk-00266-MJC

Social Security number or ITIN: xxx-xx-9623  
 EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_  
 EIN: \_\_\_\_\_

Date case filed for chapter: 13 2/8/23

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

04/19/21

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Charlotte D. Martin	
<b>2. All other names used in the last 8 years</b>	aka Charlotte D. Mighton, aka Charlotte D. Dunn, aka Charlotte D. Dalmanieras, aka Charlotte D. Cariffe	
<b>3. Address</b>	609 Avenue O Matamoras, PA 18336	
<b>4. Debtor's attorney</b> Name and address	Christopher G. Cassie Keaveney Legal Group, LLC 1000 Maplewood Drive Suite 202 Maple Shade, NJ 08052	Contact phone 856-481-2098  Email: <a href="mailto:ccassie@keaveneylegalgroup.com">ccassie@keaveneylegalgroup.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097  Email: <a href="mailto:info@pamd13trustee.com">info@pamd13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Max Roseann U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: 2/9/23

**For more information, see page 2**

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>March 13, 2023 at 10:30 AM (by video conf.)</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  *** Valid photo identification and proof of social security number are required ***	<b>Location:</b> Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Zoom link details. Any other party wishing to appear: You must email the Trustee's Office at info@pamd13trustee.com prior to the meeting and you will be emailed instructions.
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 5/12/23</b>  <b>Filing deadline: 4/19/23</b> <b>Filing deadline: 8/7/23</b>
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>			
<p><b>9. Filing of plan</b> The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.</p>			
<p><b>10. Creditors with a foreign address</b> If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>			
<p><b>11. Filing a chapter 13 bankruptcy case</b> Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>			
<p><b>12. Exempt property</b> The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>			
<p><b>13. Discharge of debts</b> Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>			